United Underwriters Inc.

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Weekly News

November 11, 2026

American National

Year-end – See the 2026 Year-End Submission Deadlines.

New Suitability Process Launching November 16th - Get details.



In this issue of **Annuity Watch**:

- Start strong with a 6% first-year floor
- Easing common retirement fears
- 2026 Q4 compliance updates
- Year-end deadlines
- Thanksgiving closure
- Qualifying for 2027 Partner Conference

Corebridge Financial (American General)

Index annuity rates – See the rates effective November 9th.

Genworth Financial

Temporary Interruption of Online Policy Access

Genworth will be performing system upgrades over the next few weeks. As a result, your policy will be unavailable for viewing and online transactions for a period of time. At this time, we are not sure how long these upgrades will take. However, you will be notified when the upgrades are completed. See the announcement with helpful tips during this time.

IFA Announcement: PA: PCS II - Read now.

Producer Screening Requirements - Retail Version – Read now.

NEW Coverage Review Letters with Benefit Options for PCS II and Choice I Policyholders in MA
Get details.

NEW Coverage Review Letters with Benefit Options for Choice 2 Policyholders in DC,CT, MN, HI, MA
Get details.

John Hancock

Protection IUL 26

Stronger guarantees. Greater growth potential. More reasons clients say yes.

While today's clients expect strong guarantees, they also want life insurance that can help support other financial goals.

The newly enhanced Protection IUL 26 is designed to offer:

- Extended death benefit guarantees
- Competitive growth potential
- Meaningful living benefits
- Flexibility to help meet a wide range of client needs

Position Protection IUL 26 as a solution that offers both protection and opportunity — helping your clients feel more confident about the future. Access the webinar. Download the Protection IUL Guide.

Lincoln Financial Group

It may feel too early for retirement planning – but it's not.

Ever have a client say that retirement's years away and there's plenty of time? It's a common mindset — and one that can quietly work against them.

This 15-minute video uses a snowblower, a Thanksgiving turkey, and a Valentine's Day reservation to show why waiting can cost clients more than they realize, and makes the case that now may be the right time to revisit retirement income planning. It's a simple message that really clicks!

One question can lead to successful conversations

Some of the most successful advisors Lincoln is working with right now are using a simple question to create more client meetings before year-end: **"Who is taking RMDs simply because they have to?"**

That question is leading to conversations around:

- Overfunded IRAs
- QCD and charitable-giving strategies
- Legacy and beneficiary planning
- Family wealth transfer discussions

The result isn't just better planning. It's helping advisors reconnect with clients, uncover additional assets, engage beneficiaries, and create meaningful year-end meetings.

With more clients entering their RMD years, many advisors are finding this to be one of the most effective ways to get in front of clients before year-end.

OptiBlend FIA rates – See the rates effective November 5th.

OptiBlend Income FIA rates – See the rates effective November 5th.

MyGuarantee Plus rates – See the rates effective November 10th.

MassMutual

2027 estimated dividend payout

175 years and another milestone to celebrate. MassMutual announced a record estimated 2027 dividend payout of $3.3 billion - the largest in company history and the 159th consecutive year the company will pay dividends to eligible participating policyowners. This payout reflects what is expected to be an industry-leading dividend interest rate of 6.85%.

Read the Press Release to learn more about MassMutual's announcement.

Also see this additional information:

- Frequently Asked Questions
- Talking Points
- Dividend Marketing Collateral Toolkit
- New! Dividend Playbook

This may be a good time to evaluate clients' financial strategies to see how dividends could impact their insurance planning.

Mutual / United of Omaha



In this issue of **Express**:

- Catch up on SPA updates
- Two year-end opportunities. One December 31 deadline.
- Med Supp Coverage that Fits Every Client
- Med Supp Rate Adjustment
- LTC Awareness Month: Start the Conversation Today
- When the Unexpected Isn't So Uncommon
- NAIC Guidelines for Brokerage General Agents in New York
- Expense Allocation Method in United of Omaha Illustrations

Fixed annuity rates – See the rates effective November 2nd.

Ultra Advantage FIA rates – See the rates effective November 2nd.

Nationwide

CareMatters now offering 100% International LTC Benefits

CareMatters clients now have access to 100% international long-term care benefits at no additional cost.

Effective immediately, Nationwide will waive the International Benefit Exclusion on the LTC riders for all Nationwide CareMatters II and CareMatters Together policies issued on or after January 1, 2026. This enhancement ensures clients can access the full value of their CareMatters policy, regardless of where they reside or receive care around the world.

For additional details regarding qualification and recertification requirements for international LTC benefits, please refer to their Guide to International LTC Claims.

Aging clients and the role of Financial Professionals

Through a case study, this article highlights how proactive aging, estate, and care planning, combined with empathetic conversations and family engagement, can help clients navigate cognitive decline, preserve their wishes, and strengthen multigenerational relationships.

Sales Idea: A tale of two tails

Over the past 30 years, the S&P 500 often exceeded an 8% cap in positive markets, highlighting how Nationwide Defined Protection Annuity 2.0 can help protect principal from losses while still offering uncapped growth potential during market upswings. See the flyer.

New opportunities for executive protection planning

Discover how Nationwide's Executive Multi-Life Guaranteed Issue Program can help businesses provide key employees with individual life insurance through streamlined, digitally enabled solutions that support executive benefits, retention, and business planning strategies.

New Juvenile Life Insurance Client Overview

Juvenile life insurance is one of the simplest ways to secure a child's long-term financial future, and this new client overview makes it easy to explain why. Use it to show clients how Nationwide's Whole Life and IUL solutions can lock in insurability, build cash value, and provide lasting protection that grows with their children.

North American Annuity

What clients may be missing about Roth conversions

Help clients explore how eligible fixed index annuity (FIA) contracts may support full and partial Roth conversions, tax diversification, future income planning and legacy goals.

OneAmerica

Care Solutions interest rates – See the rates effective November 15th.

Pacific Life - Lynchburg

New increased and expanded capacity – Get details.

Protective Life

Could $5M in term coverage help more of your clients?

Recent enhancements to Protective's accelerated underwriting program now allow eligible applicants ages 18 60 to qualify for up to $5 million in term coverage.

Their newly expanded coverage limits for term policies can help you serve more clients with larger protection needs through the same streamlined underwriting experience. Read the guidelines to learn more about eligibility and see which clients may qualify.

Prudential Financial

Year-end – 2026 year-end planning guide.

Prudential / LIFEESSENTIALS

In this issue of **Life Essentials**:

- High-Net-Worth Clients and Foreign Nationals
- Help clients keep and update the protection they need
- Protection IUL available for sale in Massachusetts
- Founders Plus Indexed UL to be discontinued in MA
- Survivorship Index UL 2025 is available in California
- Expanded Large Case Capacity now available
- 2026 year-end important dates and reminders
- New form versions in Massachusetts for Protection IUL
- New form versions for Survivorship IUL 2025 in CA
- EssentialTerm Suite: Important planned enhancements for new business submission
- November 12 webinar: Meeting the Needs of High-Net-Worth Clients

Securian Financial

Year-end – See the 2026 year-end guidelines.

Symetra

Special underwriting for special-needs families

For families caring for a loved one with special needs, financial planning isn't just about the next few years — it's about preparing for a lifetime.

From daily expenses to long-term care, costs for special-needs families can be overwhelming, and traditional underwriting solutions don't always allow applicants to qualify for enough coverage.

That's why Symetra is proud to offer their Special Needs Underwriting Program. By taking a thoughtful, forward-looking approach to underwriting, we're helping open the door to greater coverage opportunities so more families can build stronger financial foundations for the future.

Program highlights:

- Needs-based approach to determining coverage amount.
- Simple requirements, including a cover letter explaining the dependent's condition and anticipated lifetime care costs.
- Beneficiary safeguards, including a trust naming a guardian or conservator.

Discover how this program helped one family with modest means prepare for the long-term care of their daughter. View the case study.

Annuity rates – See the rates effective November 17th.

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Please note: UUI does not offer variable products.